

# The Effect of Internal Marketing on Marketing Performance: a Survey of Workers Opinion in the Public and Private Banks in Duhok Governorate

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This study analyses the relationships between internal marketing procedures and their reflection in enhancing marketing performance, which has become a vital and contemporary issue. Internal marketing in banks has increased in business, especially after the emergence of its role and importance. The recruitment of highly qualified and skilful individuals with responsibility to provide high-quality services to customers is important. The study problem focuses on the extent of the relationship between internal marketing procedures on marketing performance. A set of primary and secondary hypotheses to solve this problem is adopted. In order to achieve the objectives and prove the hypotheses, a default model is developed to clarify the nature of the relationship between the study variables and to achieve the results expected from the analysis. I have relied on the available studies, research and books on the variables used in the current study to build theoretical and methodological frameworks.

**Key words:** *Internal marketing, Marketing performance, Public and private bank.*

## Introduction

All workers must take on the responsibilities of internal marketing in; this means that the responsibility is not limited to the marketing department. Workers are responsible for the biggest part of marketing. Therefore, bank managers must understand the mutual correlations between the service producers and the client and appreciate their importance. When companies provide inadequate services to customers, the costumers' feedbacks will be negative. In other words, the reactions of the current customers play a major role in influencing potential customers' positive and negative opinions. These reactions depend on the good or bad relationships among the bank workers who serve the costumers.

Internal marketing perspective is used to manage the workers and develop their skills, abilities and good relationships with their customers to provide the best banking services. Therefore, customer satisfaction which the banks aim to derive provides more earnings to the banks.

## **Internal Marketing**

### ***Internal Marketing***

#### ***The Concept of Internal Marketing***

The original concept of internal marketing comes from the marketing concept, which depends mainly on the role of the client and the crucial aims for the organisation targeting the market and provides full services for clients. Internal marketing concept stresses the importance of the individuals who serve the clients (Al-Dhmor, 2002). Banks have started to realise that their success in external marketing for the clients depends on the internal marketing of the workers (Al-Ajarmeh, 2005).

Despite the service provided to the internal clients, the concept of internal marketing does not receive similar attention. If the aims of the banks emerge from external marketing, the jobs of the individual contribute to it through responding to the external publics. Also, each individual is linked directly or indirectly with the customer and to the competition trait.

The concept of internal marketing first appeared in Forman and Money's (1995) article at the end of 1970 and the beginning of 1980. Since then, it has attracted the scholars' attention. Internal marketing is considered a vital element to achieve the quality of service. Because employees regard it the main part in providing a high-quality service, they should be taught the levels and means of the quality which the organisation aims to reach (Meck and Meck, 2008). Internal marketing is a choice and recruitment of suitable workers (Abu Rumman, 2012). Rewards and equips them, with technology, to provide the required top quality.

#### ***Aims of Internal Marketing***

Labd and Rayyan (2013) state that internal marketing aims at three things. The overall aim is to employ skilful and qualified workers who are able to take substantial responsibility and committed to providing high-quality services for the costumers. The strategic aim is creating an atmosphere where the employees work as required to raise awareness by taking effective procedures which are providing services, internal services and distributing marketing information for the employees. All these attempts to raise awareness of the internal and external clients and integrate them. They also try to remove all employment obstacles to activate internal marketing.

## ***Procedures of Internal Marketing***

### ***The entrenchment of the Culture of Service***

The internal marketing program presents the service culture. The program is deemed a failure if the bank does not support the culture of service to serve the client (Ali et al., 2020).

The culture of banks is the shared principles and beliefs which spiritually support the employees in the bank and provide them with related behaviour rules; each bank has its own policy. In banks with good administration, each individual has a policy for the bank in which they work. This policy is intrinsic in the behaviour of the individual. Also, influential culture helps the bank in two fields (Al-Nimr & AL-Murad, 2011):

- A. Make the employees feel the aims to work towards achieving them.
- B. All employees know their duties and how they do them.

All internal marketing programs require the administration's strong commitment. Marketing experts believe that the main obstacle is the middle administration. Managers who put more efforts into reducing the costs and increasing production depending on the reward system mainly depend on reaching a specific cost. To establish a culture of service in employees requires the higher administration' support of the policies, reward system, actions and daily routines in the bank.

### ***Sending the Marketing Information to the Employees***

The active means of communication with the clients is the employees who introduce bank services to the clients directly. Therefore, the administration must provide the necessary, accurate and sufficient information which the bank circulates, about new services, the changes that have happened and will happen in the bank services, the marketing campaigns and procedures related to the provision at the specific place and time. It is preferable that the levels of administration must realise that the workers have a big role in order to fulfil the clients' expectation. Therefore, the banks must spread the information periodically and continuously to get benefit in the works the banks must do. It is fundamental that every individual is rewarded for their efforts. It is unfortunate that many managers do not realise that value of the work of others and must get rid of this belief in order to increase creativity and productivity if they want the workers to be directed towards the clients. Therefore, they must introduce an active program for reward (Nelsuu, 1996).

## Marketing Performance

### *The Concept of Marketing Performance*

Clearly, all interest is in how to measure marketing performance because of its link with the existence of the bank and its ability to perform the working aims (Al-zewani, 2004). Marketing performance is a fundamental concept in the literature on administration because of its intrinsic link with the existence and activity of the organisation. The link is represented by achieving the aims, to maintain, adapt and grow the organisation. These aims improve the organisations' performance continuously to increase their completion ability (Al- Fahadi, 2006). Therefore, the researcher suggests some of the concepts as in Table 1.

**Table 1:** The concepts of marketing performance from many researchers' perspective

Series	Researcher	Year	Page	Concept
1	Kotler& Armstrong	1999	45	There is a correspondence between the performance of the organisation with the performance of the competition to determine the strengths to reinforce them and know the weakness to limit them.
2	Al-Hadidi	2011	37	The organisation's achievement of its aims in general and marketing aims in particular through knowing the active real indicators and comparing them with the targeted real indicators at a particular point of time.
3	A Al-Qutub	2012	45	A vivid picture which reflects the ability of the organisation to use its resources in fulfilling its subjective aims by various activities according to the criteria which are suitable for the organisation and its nature.
4	Chether and Al-Qaesyy	2013	106	The performance which improves the organisational performance which can be measured financially by a group of indicators such as earning, marketing share in addition to the relation with the costumer in all its aspects.

### *The Importance of Marketing Performance*

Davise et al. (2003) state that marketing performance:

1. Determines the extent of achievement of the aims of the organisation.
2. Provides information in various management levels to be used in planning, making decisions and control scientifically and authentically.

3. Facilitates inclusive and reasonable achievement in planning and making a decision.

### ***Dimensions of Marketing Performance***

Most current measurements focus on the results. However, the processes are ‘adhesive elements’ which fix everything the company makes. Thus, the input measurements deserve more attention, although the expanded concept for the quality of input measurement in the problems of processes is less clear. This is because of the difficulty rooted in its complexity and the reasons which make defining the marketing performance exposed processing and quality concepts instead of rigorous experimental studies. Modern administration and its attitudes of search are interested in the services of marketing which indicate the effects of the processes on the marketing performance (Jathir and Al-Qaisi, 2013).

### **Marketing Share**

Although there are no ideal criteria to measure marketing performance, the differences between one organisation and another according to their work, size and relative importance, the marketing share represent important and active indicators which consolidate the competition rank of the organisation. The organisations, in general, aim to maintain their market share or increase it by introducing goods and services at reasonable costs and quality. In addition, they attempt to develop their activities which suit the market needs and the clients’ expectations. The marketing share is an active indicator to measure the extent of the success of the organisation and its ability to fulfil the peculiarities and earnings in the market (Al-zewani, 2004).

The marketing share is an important criterion of good performance, through which successful and unsuccessful organisations are distinguished (Kotler, 2000:697). Managers must clarify the movements of the marketing share accurately by analysing the line of production, types of customers and locations. They should also realise the best way to analyse the marketing share is the one which exists in the four constituents of the following equation:

Marketing share= Customer Penetration x Customer Loyalty x Customer Selectivity x Price Selectivity

The total marketing share has been explained previously and can be clarified as follows:

1. Customer Penetration is the percentage for all the customers who buy the product.
2. Customer Loyalty is the purchases from an organisation by its costumers expressed in percentages of total purchasers from all other providers of the same productions.
3. Customer Selectivity is the average number of the customers of an organisation in percentage divided by the size of its purchases of the company’s average.

4. Price Selectivity is the average price which the company sets in the average percentage of prices of all other competitive companies.

### ***The Importance of Marketing Share***

The company aims to know its share by using the marketing share analysis to ensure which change in its sale resulted for the strategy of the company because of the circumstances, external factors (Al-Daiwahchi, 2000). The importance of marketing share is summarised as follows (Al-Rabawi, 2014):

1. It works as an indicator for the extent of the marketing service in which the market works. A high share means better performance in meeting the needs of current and potential customers.
2. It enables the company to penetrate the market, the factors with high shares, for example, are known and distributed to a great extent and represent one of the main marketing assets which help the market the following development for the centre of the company.
3. Represents one of the human factors.

### **Customer Satisfaction**

Customer Satisfaction is one of the topics which alerts the company as a criterion for the administration performance and one of the non-financial outputs. Customer satisfaction reflects the customer expectation on the offers which the company provides. In particular, companies nowadays work in sever competitive environment changing quickly. Therefore, better customer satisfaction in one company than other companies is focused, and satisfaction does not mean that the customer is convinced in one side rather it means the satisfaction in all aspects and sides which can be measured and analysed. Also, poor customer satisfaction than other competitive companies affects the marketing performance of the company (Al-Zaywani, 2004). The researcher presents some of the concepts of other scholars in Table 2:

**Table 2:** The concept of customer satisfaction in some scholars' opinion

Researcher	year	Page	Concept
Alyan	2009	47	The achieved results from using those products than other products not necessarily cheaper
Al-Qasy	2012	125	It is a feeling made from the experience of the client of an excellent and interesting purchase meeting their desires and realisations
Al-Rabawi and Alsheweli	2014	63	It is the degree which the customer thinks that their expectations which met exceeds the received benefits.

Customers consistently compare their previous experiences in consuming or using any goods or services with their expectations of it coming with a decision about it (Clark, 2000). Only when a comparison is made, customer satisfaction can be measured. Customer satisfaction can be measured by comparing customer satisfaction with what competitive companies do to satisfy the costumers (Ambler, 2000; Namir *et al.*, 2012).

### **The Importance of Customer Satisfaction**

The importance of customer satisfaction is one of the most active criteria to measure performance in particular when the company aims to achieve service quality. Rebe'awi (2014) and Al- Al-Qaisi (2012) emphasise the following aspects:

1. If the costumers are satisfied, they will announce it to others, and the company gains more customers.
2. When costumers are happy about the service, they will return to the company quickly.
3. The satisfaction of the product reduces the costumers' possibility of turning to other companies.
4. The organisation which attaches importance to the satisfaction of the customer is able to protect itself from its rivals in the era of a quick competitive marketplace.

### **Research Methodology**

#### ***Study Problem***

Banks do not realise the effect of internal marketing on their marketing performance. In addition, they aim to develop their relations with the costumers whether inside or outside because marketing performance has direct and indirect cognitive indicators to judge the success of the organisation in fulfilling what it qualifies to remain in the sever, quick and changing competition fields. The discussed variables in the banks are described new in KRG of Iraq and encounters an increase in the demand for its production in addition to the intense competition. Therefore, the researcher aims to integrate the variable of the study, to show the role of internal marketing in improving marketing performance. As a result, the study problem lies in answering the following research questions:

- a. Do the selected indicators refer to the marketing performance correctly and reasonably?
- b. Does marketing performance improve with the use of internal marketing?

### ***The Importance of the Study***

The study is important theoretically, its various impacts in the banks, their vital roles in the market place. This is because these impacts enable a number of banks to directly identify the weaknesses and strengths in the business world according to cost accuracy reflected on the growth and staying in that place in Duhok according to changing variables.

In terms of field, its importance is in increasing the leaders' realisation of the marketing performance, which qualifies the banks to continue and remain an active competitor in the discussed banks. The world which witnesses a rapid development in the competitive marketplace in particular and in the opening world which the Kurdistan region witnesses.

### ***The Aims of the Study***

The study aims to show the role of internal marketing in improving marketing performance in the banks and its effects to reconsider the method of evaluating performance. This evaluation is not only from the perspectives of output but also to understand the attitudes of the individuals in the selected banks in terms of applying internal marketing in the business world and its effects on the marketing and bank activities.

### **Hypotheses of the Study**

To achieve these aims, the study comes up with the overall theories and sub-theories applicable to the samples of the study as follows:

1. There is a mean correlation between internal marketing and marketing performance as follows:
  - A. There is a mean correlation between internal marketing and customer satisfaction.
  - B. There is a mean correlation between internal marketing and marketing share.
2. There is a statistically significant correlation between internal marketing as an independent variable and marketing performance as a dependent variable
  - A. There is a statistically significant impact of internal marketing in the customer satisfaction.
  - B. There is a statistically significant correlation between internal marketing and marketing share.



## The Description of the Sample of the Study

### The Description and Diagnosing Internal Marketing

#### 1. The Culture of Service:

Table 3 shows the following results:

- A. The consensus among the respondents that (X1) the bank entrenches the service culture by a system to assign responsibilities and authorities is 91.6 % (55 persons) mean (4.25) and St.Div. (0.600).
- B. 88.3 percentages of the respondents (53 persons) agreed with X2, which states that the bank pays attention to the rules and behaviours in the business. In contrast, the lack of agreement is 1.7 % (1 person in mean 4.20).
- C. The respondents reach 95% (57 persons) consensus on X3, which states that the bank works to strengthen the relations between the administration and workers. The mean is 4.33.
- D. 63.4 of the people (38) accepts X4, which dictates administration and workers set plans and aims together. In contrast, 3.3 % (2 persons) do not agree, and the mean is 3.82.
- E. 48.4% (29) agree with X5, which emphasises that the bank administration for the decentralisation in the work while 15% (29) do not. The mean is 3.48.
- F. X6 acceptance percentage is 66.7 % (40 persons) which state that the bank administration realises the important roles of the workers in the presented quality services while the disagreement is 3.82 (5 persons) with the mean of 0.948.
- G. The X7 agreement percentage is 70 (42 persons) which state that the bank administration ensures the commitment in applying the concept of distributing service culture while the disagreement is 6.7 (4 persons) with the mean of 0.911.
- H. The is a X8 agreement percentage 78.3 (42 persons) that the bank administration understands and attaches great importance to the relationship between the employees and clients while the disapproval is 1.7% (7 persons) with the mean of 4.07.
- I. The X9 agreement percentage reaches 66.7 (40 persons) which state that the bank administration looks at the employees and clients at the peak of the pyramid while the disapproval is 3.92% (7 persons) with the mean of 3.92 and the St.Div of 0.926.

**Table 3:** Responses to the Service Culture

No	mean	Standard Deviation		Totally disagree		Disagree		Neutral		Agree		Total Agree
		No	%	No	%	No	%	No	%	No	%	
X1	4.25	0.600	-	-	-	-	8.3	5	58.3	35	33.3	20
X2	4.20	0.755	1.7	1	-	-	10	6	53.3	32	35	21
X3	4.33	0.572	-	-	-	-	5	3	56.7	34	38.3	23
X4	3.82	0.813	-	-	3.3	2	33.3	20	41.7	25	21.7	13
X5	3.48	0.983	1.7	1	13.3	8	36.7	22	31.7	19	16.7	10
X6	3.82	0.948	1.7	1	6.7	4	25	15	41.7	25	25	15
X7	3.87	0.911	1.7	1	5	3	23.3	14	45	27	25	15
X8	4.07	0.756	-	-	1.7	1	20	12	48.3	29	30	18
X9	3.92	0.926	-	-	6.7	4	26.7	16	35	21	31.7	19

1. The distribution of marketing information to the workers is in Table 4 as follows:
  - a. 83.4% (50 people) accepted (X10) that states that the bank administration distributes information to the workers periodically and systematically to do their duties, the mean of 4.20, the St.Div of 0.785.
  - b. 78.4.3% (53 persons) approves X11, which states that the bank administration looks at the workers as the most effective means of communication with the mean of 4.00 and the St.Div of 0.939.
  - c. 75% of the responses (45 responses) agreed with X12, which states that the bank administration uses modern communication technology with the workers. However, the disagreement is 8.4 % (5 persons) and the mean of 3.95 and the St.Div of 0.946.
  - d. 83.3% of the discussed people agreed part (X13), which states that the bank administration provides the workers with the necessary information for the new services. However, the disagreement is 3.3% in the mean of 4.08 and in a St.Div 0.743.
  - e. The percentage of approval for X14 stating the bank administration instructs the workers with the changes which happened or will happen in the nature of presented services is 70. This means 42 persons of the sample. On the contrary, 3.3 % is the disapproval rate in the mean of 3.95 and the St.Div of 0.832.
  - f. 38 persons composing 63.4% (38 responses) of the sample agree with X15, which states the information is used by the worker in performing their duties efficiently, the mean of 3.68 and the St.Div of 0.892.

g. The consensus percentage of the studies sample on X16 is 65%. The article states the marketing information matches the nature of the decision issued by the bank administration. In contrast, one person (1.7%) disagrees with the mean of 3.88 and the St.Div of 0.804.

**Table 4:** Responses to Information Distribution to Workers

No	Standard Deviation	mean	Totally Disagree		Disagree		Neutral		Agree		Totally Agree	
			%	No	%	No	%	No	%	No	%	No
X10	0.785	4.17	-	-	3.3	2	13.3	8	46.7	28	36.7	22
X11	0.939	4.00	1.7	1	6.7	4	13.3	8	46.7	28	31.7	19
X12	0.946	3.95	1.7	1	6.7	4	16.7	10	45	27	30	18
X13	0.743	4.08	-	-	3.3	2	13.3	8	55	33	28.3	17
X14	0.832	3.95	-	-	3.3	2	26.7	16	41.7	25	28.3	17
X15	0.892	3.68	-	-	11.7	7	25	15	46.7	28	16.7	10
X16	0.804	3.88	-	-	1.7	1	33.3	20	40	24	25	15

#### Diagnosing Description for Marketing Performance

1. Customer satisfaction appears in Table 5, and the results show
  - a. The consensus percentage of the studied sample on Y1 is 85%, i.e., 51 persons. It states that the bank understands the need and requirements of its clients with mean 4.30 and a St.Div 0.720.
  - b. The approval percentage of sample on Y2 is 81.7, i.e., 49 persons. The article indicates that the bank ensures the various services which are top services, a mean 4.18 and a St.Div 0.725.
  - c. The results of the analysis of the responses show that article Y3 approving rate is 75 %, i.e., 45 persons. Article Y3 shows that positive relationships between the bank and its clients represent the essence of customer satisfaction with the mean of the results is 4.07 and St.Div 0.841.

**Table 5:** Responses to Customer Satisfaction

No.	Standard Deviation	Arithmetic Mean	Totally Disagree		Disagree		Neutral		Agree		Totally Agree	
			%	No.	%	No.	%	No.	%	No.	%	No.
Y1	0.720	4.30	-	-	-	-	15	9	40	24	45	27
Y2	0.725	4.18	-	-	-	-	18.3	11	45	27	36.7	22
Y3	0.841	4.07	-	-	3.3	2	21.7	13	40	24	35	21

2. Marketing share, the results in Table 6 show:

- a. Y4, the bank works to improve its banking services according to the needs and expectations of the client, has 76.7% (57) agreement, while the disagreement is 8.3 % (5 persons). Its mean is 4.05, and the St.Div is 0.928.
- b. The approval rate is 83.4 for Y5. The article explains that the bank shows flexibility in presenting services to the clients (50 persons). The disagreement rate is 5%, and the mean is 4.05.
- c. The approval rate is 58.3 for article Y6. This article states that the bank aims to coordinate its activities based on marketing share (35 persons). The disagreement rate is 6.7% (4 persons), and the mean is 3.75.
- d. 56.7 per cent of the discussed people agreed part (Y7), which states the sales of the banks are affected by the services of the rivals. This means 34 people agreed. However, the disagreement is 15% (9 people) in the mean of 3.67.
- e. 45 people agree on Y8, which state the bank administration creates a good relationship with the clients to maintain its marketing share. This composes 75% while 6 people composing 10 % do not approve. The mean is 3.92, and the St.Div is 1.013.
- f. The sample in 71.7% agree with Y9, which show that the client numbers are increasing consistently while 4 people (6.7%) disapprove and thus, mean is 4.00.
- g. 41 people composing 68.3% agree with article Y10, which indicate that the sales of the bank continuously grow in comparison with the bank sectors while 8.3%, i.e., the mean is 3.87 and the St.Div is 1.016.

**Table 6:** Responses to Marketing Share

No	Standard Deviation	Mean	Totally Disagree	Disagree		Neutral		Disagree		Totally Agree		
			%	No	%	No	%	No	%	No	%	No
Y4	0.928	4.05	-	-	8.3	5	15	9	40	24	36.7	22
Y5	0.769	4.05	-	-	5	3	11.7	7	56.7	34	26.7	16
Y6	0.950	3.75	1.7	1	5	3	35	21	33.3	20	25	15
Y7	1.160	3.67	5	3	10	6	28.3	17	26.7	16	30	18
Y8	1.013	3.92	3.3	2	6.7	4	15	9	45	27	30	18
Y9	0.974	4.00	1.7	1	5	3	21.7	13	35	21	36.7	22
Y10	1.016	3.87	3.3	2	5	3	23.3	14	38.3	23	30	18

## Testing Study Hypothesis

### *Correlation analysis*

This investigates the nature of the correlation in the first hypothesis between which is linked to the theory of correlation. The latter indicates the existence of a means relationship with a statistical significance between internal marketing and marketing performance using the simple correlation coefficient by Pearson because it is the suitable tool to determine the correlations among the variables with statistical description. This theory is investigated as follows:

#### 1. Analysis of the overall relationships

The results in Table 7 show that the analysis of correlation among the study variables on its holistic level. It appears that there is a positive mean correlation between the independent variable (internal marketing) and the dependent one (marketing performance). Here the connection factor is 0.614, and it is a mean value of 0.01. On the basis of this results, the researchers can infer that there are high mean values of correlation between the two variables, the more the studied credits on the concept of internal marketing are, the better the performances are.

#### 2. The Analysis of Partial Connection Relationships

It is reported for the partial analysis to deeply understand the correlation between internal marketing and marketing performance and show the average between them to better and inclusively understand the correlations between the main study variables. Table 10 shows that connection relationships are as follows:

- a. The results in Table 7 show that there is a positive mean correlation between internal marketing and customer satisfaction. The coefficient of correlation between them is 0.474, which it can be inferred that the more the banks improve their behaviours with their clients and consider them internal clients, the more satisfied the clients are.
- b. The coefficient correlation between internal marketing and marketing share is 0.634, which it can be inferred that the more the banks improve their deal with the client by satisfying their needs and develop their skills and abilities, the more the marketing shares are.

**Table 7:** The Relationship between the Study Variables

Total Indicators	Internal Marketing		Independent variable	
	The distribution of information to the workers	Service Culture	Dependent variable	
<b>0.474**</b>	<b>0.435**</b>	<b>0.381**</b>	Customer satisfaction	Marketing performance
<b>0.634**</b>	<b>0.679**</b>	<b>0.400**</b>	Marketing share	
<b>0.614**</b>	<b>0.622**</b>	<b>**0.430</b>	Total Indicator	

\*\*  $P \leq 0.01$  , \*  $P \leq 0.05$

The results in the table above support the analysis of the correlations between the main study variables to a great extent. Therefore, the first theory, the mean relationship between internal marketing and marketing performance is confirmed.

### The Analysis of Impact Factor

The impact correlation among the study variables to select the second main hypothesis which indicate that there is a mean impact correlation with statistical significance which is an independent variable in the marketing performance. By the use of SPSS, the results show the followings:

### The Impact According to the Total Indicator

The results show that the field analysis that exists in Table 8 the existence of a mean impact correlation on the internal marketing on the total indicator level. The P-Value is 0.000, which is much less than the mean value (0.05), which the study uses. This is supported by the F value 35.188, which is bigger than its table value. Therefore, the mean value is 0.05 and the results:

- a. In the light of standard deviation, the constant value ( $B_0$ ) is 0.695. This means that internal marketing appears by 0.695 when the value of internal marketing through its dimensions are equal to zero. This result can be interpreted as the source of marketing performance traits with high levels of internal marketing which the banks use.
- b. The declination value ( $B_1$ ) is 0.614, which indicates that a change of 1 in the internal marketing causes a change of 0.614 in marketing performance. This is a big change which can be used in the interpretation of the impact relations for the independent variable, in the variable used in marketing performance.
- c. The value of  $R^2$  is 0.378, which indicates that the 37.8% change in the marketing performance can be attributed to internal marketing. In other words, the interpretive value of the reacting independent variable is 37.8 %. This entails that the remaining ratio, which is 62.2, is caused by other impact factors not included in the hypothesised samples, which the researcher uses in this study.

**Table 8:** The Effect of Internal Marketing on Marketing Performance

Sample	P-Value Counted	Counted F value	Value $R^2$	Value <sub>1</sub> B	Value <sub>0</sub> B
Variable	-	-	-	-	0.695
Internal Marketing	0.000	35.188	0.378	0.614	0.844

Value of F of the table (1, 58) = 58.1      ,      N = 60      ,      ( $P \leq 0.05$ )

1. The Impact According to the Partial Factor

This factor aims to determine the levels of the impact relations on internal marketing on marketing performance. The analysis of partial level is used, and the results are:

a. The impact of internal marketing on customer satisfaction.

The results of the analysis of the field data in Table 9 indicate that there is a mean impact correlation between internal marketing and customer satisfaction on the partial level. The statistical significance value is 0.000, which is much less than the hypothesised mean value or the study, which is 0.5. When the counted t value is calculated is 4.095, it is bigger than its correspondent table value which is 1.67. This confirms the existence of the mean impact of internal marketing on customer satisfaction. The analysis of the results in the mentioned table shows that the  $R^2$  value is 0.224 and indicates that internal marketing is 22.4 % of the change in customer satisfaction.

**Table 9:** The Impact of Internal Marketing on Customer Satisfaction

Counted mean level value	Counted T value	R <sup>2</sup> Value	Value B1	Value B0	Sample
0.000	4.095	0.224	0.664-	1.550	Customer satisfaction

Counted t value (59)=1.67      N=60 and      (α ≤ 0.05)

Based on the results above, the first sub-hypothesis of the second main one is confirmed.

a. The impact of internal marketing on marketing share

The analysis of the results in Table 10 reveals that there is an impact relation with a statistical significance in the marketing share. The value of the function is 0.001, which is much less than the hypothesised mean value for the study 0.05. This confirms that the counted t value 3.691 is bigger than its correspondent table value which is 1.657. The results in the above table show that the R<sup>2</sup> is 0.286 and indicates that internal marketing composes 28.6% of the change in the marketing share.

**Table 3:** The Impact of Internal Marketing on Marketing Share

Sample	Counted Mean Level Value	Counted t value	Value R <sup>2</sup>	Value B1	Value B0
Marketing share	0.000	6.238	0.401	1.024	0.160

Counted t value (59)=1.67      N = 60      (α ≤ 0.05)

The second sub theory of the second main theory is proved, which means there is a statistically significant relationship between internal marketing and marketing share.

### Findings and Results

1. There is a consensus of 91.6% of the respondents with the solidification of service culture. It can be inferred that the administration attempts to establish the culture of service through its elements, including encouraging unity, teamwork and improving social relations among workers.
2. The study reaches 95% consensus on encouraging social relation, teamwork and improved relationships between the workers and administration.
3. There is an 85 % approval to understand the needs and wishes of the clients and make the client depend on them when needing a bank
4. The results show a 56.7% agreement of the respondents on that the bank's sales are affected by the services of competitors, and this affects the increased market share.



5. There is a 63.4% agreement in the respondents' answers on the idea that the banks must spread marketing information to workers through periodically performing the tasks assigned to them efficiently and effectively.
6. There is a positive correlation between the study variables and good levels of the study sample, and the researchers conclude that with the increase of the effectiveness of the internal marketing procedures, the marketing performance in the banks of the study sample increases possibly.
7. The study concludes that the individuals of the study do not differ in themselves towards the study variables (internal marketing, marketing performance) in terms of personal characteristics.

## **Conclusion**

The study recommends the application of internal marketing and its practice because of its great benefits. This can be reflected in the recruitment of workers with high skills to deal and provide high-quality services to customers. In addition, internal marketing will be a prerequisite for successful external marketing.

The study suggests attaching great importance to workers, such as raising their awareness, capabilities, skills and level of performance because the success of internal marketing depends primarily on the performance and commitment of working individuals.

It is recommended that the banking administrations establish a strong service culture for workers by entrenching the required values, beliefs and behaviours that constitute the general atmosphere of banking services. In addition, social cohesion, teamwork, decentralisation and strong service culture among workers positively affect the behaviour of working individuals. All these help the success of internal marketing.

It is preferred to train and develop the workers and raise their personal skills and behaviours. The banks must attach great importance to the distribution of marketing information to workers through the use of various internal communication methods and focus on the new ones to deliver sufficient and accurate information about the current and new services that the service organisation intends to promote. In addition, workers must be prepared to adopt the required behaviours towards customers because they are effective means of communication for customers.

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